UNITED STATES DEPARTMENT OF AGRICULTURE
Farm Service Agency
Washington, DC 20250

For: State and County Offices

The Five C's of Credit Training - Live Event

Approved by: Deputy Administrator, Farm Loan Programs

[signature: William S. Cobb]

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1   General Information

   A Background

   The Program Operations and Appraisals Division will conduct a Microsoft Teams live event training on applying the five C's of credit when analyzing applicants' financial information and preparing the loan narrative in the FBP. The five C's of credit include character, capacity, collateral, capital, and conditions.

   B Purpose

   This notice:

   - identifies individuals required to take the training
   - provides the following:

     - State Office and participant actions
     - instruction on accessing the live event training
     - requirements to receive credit for participating in the training
     - information on questions and answers during the training
     - guidance on accessing the recording of "The 5C's of Credit Training - Live Event".

   C State Office Action

   State Offices will ensure that all FLP staff:

   - have reviewed this notice
   - are aware of the required participants.

Disposal Date	Distribution
October 1, 2022	State Offices; State Offices relay to County Offices

1   General Information (Continued)

D   Contact

If there are questions about this notice:

- County Offices will contact State Offices

- State Offices will contact Kimberly Paulson, National Office Program Analyst, by e-mail to **Kimberly.Paulson@usda.gov**.

2   Participating in the Live Event

A   Training Participants

The training is:

- required for all FLP personnel who have an active trainee record in FLOTrack
- optional for other FLP personnel who wish to attend.

B   Accessing the Live Event

The live event will be held on **Wednesday, December 8, 2021, from 1:00 p.m. - 2:30 p.m. EST**. Click the following link to access "The 5C's of Credit Training - Live Event": **The 5C's of Credit Training - Live Event**.

To receive credit for completing the training, required participants must access the link using their individual workstation. This will guarantee that each participant's name will appear on the attendee list generated.

C   Questions and Answers (Q&A)

The Q&A feature within Microsoft Teams will be available throughout the training; however, questions will be answered as time allows. If time does not allow for all questions to be addressed, a follow-up document with all Q&A's will be posted to the Farm Loan Programs Training SharePoint under both the Continuing Education and Farm Loan Officer Training pages at **Farm Loan Programs Training - Home (sharepoint.com)**.

D   Accessing the Recording

This live event training will be recorded. Required attendees unable to participate in the live event will receive an email indicating that they have been assigned the training in AgLearn. Attendees who are not required to take the training or those who wish to access the content in the future, may view the recording using an AgLearn link that will be posted on the Farm Loan Programs Training SharePoint under both the Continuing Education and Farm Loan Officer Training pages at **Farm Loan Programs Training - Home (sharepoint.com)**.